

**Information to identify the case:**

Debtor 1	<u>Jose Tenecela</u>	Social Security number or ITIN	xxx-xx-1440
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-33984-JKS		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Tenecela

5/10/23

**By the court:** John K. Sherwood  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jose Tenecela  
Debtor

Case No. 16-33984-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: May 10, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 12, 2023:

Recip ID	Recipient Name and Address
db	+ Jose Tenecela, 349 Watsessing Ave, Bloomfield, NJ 07003-6026
cr	+ Nationstar Mortgage LLC, C/O Buckley Madole, P.C., 99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713
cr	+ SN Servicing Corporation as servicer for U.S. Bank, FRIEDMAN VARTOLO LLP, 85 Broad Street Suite 501, New York, NY 10004-1734
516553211	+ Clear Spring Loan Serv, 18451 N Dallas Pkwy Ste, Dallas, TX 75287-5202
517728798	U.S. Bank Trust Nt Assoc Trustee of Chalet Series, c/o SN Servicing Corp., 325 5th Street, Eureka, CA 95501
517744468	U.S. Bank Trust Nt Assoc Trustee of Chalet Series, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501, U.S. Bank Trust Nt Assoc Trustee of Chal c/o SN Servicing Corp.
517728799	U.S. Bank Trust Nt Assoc Trustee of Chalet Series, c/o SN Servicing Corp., 325 5th Street, Eureka, CA 95501, U.S. Bank Trust Nt Assoc Trustee of Chal c/o SN Servicing Corp.

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 10 2023 20:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 10 2023 20:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: RMSC.COM	May 11 2023 00:27:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516553208	EDI: CITICORP.COM	May 11 2023 00:28:00	Childrens Place/Citicorp Credit Services, Attn: Citicorp Credit Services, Po Box 20507, Kansas City, MO 64195
516736113	Email/PDF: bncnotices@becket-lee.com	May 10 2023 20:56:21	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516553209	+ EDI: CITICORP.COM	May 11 2023 00:28:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
516553210	+ EDI: CITICORP.COM	May 11 2023 00:28:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516553212	+ EDI: WFNNB.COM	May 11 2023 00:28:00	Comenity Bank/mandee, Po Box 182125, Columbus, OH 43218-2125
516553213	+ Email/Text: PBNCNotifications@peritussservices.com	May 10 2023 20:40:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516802383	Email/Text: mtgbk@shellpointmtg.com	May 10 2023 20:40:00	MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
516745923	+ Email/Text: bankruptcydpt@mcmcg.com	May 10 2023 20:41:00	Midland Funding LLC, PO Box 2011, Warren, MI

District/off: 0312-2

User: admin

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516553214	+ Email/Text: nsm_bk_notices@mrcooper.com	May 10 2023 20:40:00	48090-2011 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
516802339	EDI: PRA.COM	May 11 2023 00:28:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516634631	EDI: Q3G.COM	May 11 2023 00:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516656661	EDI: Q3G.COM	May 11 2023 00:28:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
516553215	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 10 2023 20:40:00	Specialized Loan Servi, Attn: Bankruptcy, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
516553216	+ EDI: RMSC.COM	May 11 2023 00:27:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
516780889	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	May 10 2023 20:40:00	The BNYM Trust Company, NA, Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
519084599	^ MEBN	May 10 2023 20:35:38	U.S. Bank Trust National Association., as Trustee Tiki Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501-0305
519084600	^ MEBN	May 10 2023 20:35:38	U.S. Bank Trust National Association., as Trustee Tiki Series III Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka CA 95501-0305, U.S. Bank Trust National Association,
517744467	+ Email/Text: bknotices@sns.com	May 10 2023 20:41:00	U.S. Bank Trust Nt Assoc Trustee of Chalet Series, c/o SN Servicing Corp., 323 5th Street, Eureka, CA 95501-0305

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	SN Servicing Corporation as servicer for U.S. Bank, FRIEDMAN VARTOLO, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 12, 2023

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

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Date Rcvd: May 10, 2023

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 10, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MTGLQ INVESTORS L.P. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Francesca Ann Arcure	on behalf of Creditor Nationstar Mortgage LLC farcure@hillwallack.com NJ_ECF_Notices@McCalla.com
Jenee K. Ciccarelli	on behalf of Debtor Jose Tenecela info@jc-lawpc.com nadiainancial@gmail.com;k.jr76568@notify.bestcase.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Tiki Series III Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Jonathan C. Schwalb	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as trustee of the Chalet Series III Trust bankruptcy@friedmanvartolo.com, jschwalb@ecf.courtdrive.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Tiki Series III Trust lmoyer@friedmanvartolo.com, nj-ecfmail@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paola D. Vera	on behalf of Debtor Jose Tenecela pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9